

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: MICHAEL T MILES	§	Case No. 19-bk-11163
KAREN D MILES	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/26/2019.
- 2) The plan was confirmed on 05/28/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/27/2022.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$119,767.41.
- 10) Amount of unsecured claims discharged without full payment: \$42,305.01.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,326.00	
Less amount refunded to debtor(s)	\$ 962.00	
NET RECEIPTS		\$ 17,364.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,476.95	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,476.95
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID B. SPITOFSKY ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
DAVID B. SPITOFSKY ESQUIRE	Lgl	0.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP AS AGENT FOR	Uns	0.00	1,479.11	1,479.11	20.46	0.00
LVNV FUNDING	Uns	0.00	1,252.83	1,252.83	17.32	0.00
PA STATE EMPLOYEES CU	Uns	0.00	12,607.16	12,607.16	12,607.16	0.00
CAPITAL ONE BANK	Uns	1,061.00	1,061.27	1,061.27	14.67	0.00
CAPITAL ONE BANK	Uns	901.73	901.73	901.73	12.47	0.00
CAPITAL ONE BANK	Uns	793.51	873.97	873.97	12.08	0.00
CAPITAL ONE BANK	Uns	697.00	697.69	697.69	9.64	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	337.14	337.14	4.66	0.00
BRANCH BANKING & TRUST CO	Sec	74,490.94	74,437.14	74,437.14	0.00	0.00
AMERICAN EXPRESS	Uns	0.00	506.93	506.93	7.01	0.00
CAPITAL ONE	Uns	0.00	793.51	793.51	10.97	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	1,428.15	1,428.15	1,428.15	19.74	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	1,252.16	1,287.16	1,287.16	17.79	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	860.00	859.98	859.98	11.89	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	596.00	595.64	595.64	8.23	0.00
CHASE BANK USA, N.A.	Uns	5,113.62	5,113.62	5,113.62	70.69	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO BANK	Sec	7,985.10	7,527.38	7,527.38	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	572.92	572.92	7.92	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	406.09	406.09	5.61	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	687.44	687.44	9.50	0.00
PRA RECEIVABLES MANAGEMENT	Uns	338.36	384.05	384.05	5.31	0.00
RUSHMORE LOAN MANAGEMENT	Sec	0.00	236,728.10	236,728.10	0.00	0.00
TD BANK USA N.A.	Uns	0.00	1,007.48	1,007.48	13.93	0.00
ROUNDPOINT MORTGAGE	Sec	239,899.59	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	506.93	NA	NA	0.00	0.00
CAPITAL ONE	Uns	793.51	NA	NA	0.00	0.00
CITIBANK/CBNA	Uns	141.28	NA	NA	0.00	0.00
CITIBANK SUNCO	Uns	338.36	NA	NA	0.00	0.00
COMENITY BANK	Uns	572.00	NA	NA	0.00	0.00
CREDIT CORP SOLTION	Uns	1,479.11	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	337.14	NA	NA	0.00	0.00
LVNV FUNDING	Uns	1,193.55	NA	NA	0.00	0.00
PA STATE EMPLOYES CREDIT	Uns	13,344.24	NA	NA	0.00	0.00
PORTFOLIO REC. ASSOC.	Uns	1,707.44	NA	NA	0.00	0.00
SWISS COLONY	Uns	160.00	NA	NA	0.00	0.00
TD BANK	Uns	997.63	NA	NA	0.00	0.00
VERIZON PENN.	Uns	767.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 236,728.10	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 81,964.52	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 318,692.62	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 32,853.87	\$ 12,887.05	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,476.95	
Disbursements to Creditors	\$ 12,887.05	
TOTAL DISBURSEMENTS:		\$ 17,364.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.